UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION
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In re:

M2BPENS FLORIDA, LLC.,

Debtor.
_____/

Case No. 24-15489-CLC
Chapter 7

DREW M. DILLWORTH AS CHAPTER 7 TRUSTEE,

Plaintiff,

-vs-

EMMANUEL CALTAGIRONE,

Defendant.
_____/

Adv. Pro. No. _____

COMPLAINT

COMES NOW, Plaintiff, DREW M. DILLWORTH as Chapter 7 Trustee (hereinafter "Trustee") in the above-styled matter, and sues the Defendant, Emmanuel Caltagirone (hereinafter "Caltagirone" or "Defendant"), and states the following in support hereof:

1. M2BPens Florida LLC (the "Debtor"), filed a voluntary petition (the "Petition") under Chapter 7 of Title 11 of the United States Code on the 31st day of May 2024 ("Petition Date") commencing Bankruptcy Case No. 24-15489-CLC (the "Bankruptcy Case").
2. The Trustee is the duly appointed and permanent Chapter 7 Trustee of the Bankruptcy Estate of M2BPens Florida LLC in the Bankruptcy Case.
3. This Court has jurisdiction over this matter, venue is proper in this District and before this Court, and all parties hereto are *sui juris*.
4. At all times material, Defendant was an insider of the Debtor.
5. The Debtor was formed for the purpose of selling high-end quality pens.

6. Defendant, at all relevant times, was an owner, officer, director and a control person of the Debtor, and was primarily responsible for running the day-to-day operations of the Debtor.

7. On October 10, 2011, Maria R. Delle Donne ("Maria") incorporated Amoria, LLC ("Amoria") as a Florida corporation and was its initial sole owner.

8. In early 2020, March of that year, Defendant acquired an ownership interest in Amoria from Maria, by paying Maria $25,000.00 from the Debtor to Maria and thereby making Maria and Defendant joint owners of Amoria, with Defendant owning 95% of Amoria and Maria retaining 5% ownership.

9. Sometime between 2019 and early 2020, Defendant (a married man, *see infra*) started an affair with Maria's daughter, Luisa Delle Donne a/k/a Luisa Sanchez ("Sanchez").

10. During the time of this affair with Sanchez, Defendant started the process of hiding his assets and the income and assets of the Debtor, while he traveled with and entertained Sanchez, all unbeknownst to Defendant's wife, Elizabeth Ayoub ("Ayoub"); and, in order to hide these affair-related expenses as well as Defendant's movement of assets and income of the Debtor to or for the benefit of himself and new companies he was starting and operating with Maria, Sanchez and others, Defendant was running these expenses through the Debtor.

11. At all times material, Ayoub was also a co-owner of Debtor with Defendant, and Ayoub commenced a divorce proceeding against Defendant in December 2021, in Miami-Dade County Court, Case No. 2021-024887-FC-04.

12. At all times material, Debtor operated from downtown Miami, Florida, at the Seybold Building (between January of 2020 and the Petition Date).

13. Debtor has never operated from any location in California.

14. Furthermore, during the avoidance period identified in this Complaint, Defendant and Sanchez operated several other businesses together, including, but not limited to: Fountain Pen Hospital Corp.; Caltagirone Holdings LLC, Bexley Pen Company; Penberry Manor; and Nibs.com.

15. In early 2020, Ayoub suspected and eventually discovered the affair between Defendant and Sanchez; and, Defendant, with Sanchez and Maria's assistance started the process of diverting Debtor's assets and income from the Debtor to their related entities and also to pay their personal expenses and obligations, while avoiding payment of the Debtor's obligations with the intent to devalue Debtor so Defendant could reduce, if not eliminate, his financial obligations to Ayoub, and destroy the value of Debtor, as well as to avoid the creditors of the Debtor while he intended to operate new businesses with Sanchez as a mere continuance under a new name.

16. Such wrongful acts in dereliction of the obligations to Debtor and its creditors would include, but not be limited to, the subject transfers that are sued upon herein, plus additional personal travel to California, Europe, and New York, and other transfers, some of which are set forth herein-below.

17. For example, in April of 2021, Defendant purchased with Debtor's assets an entity by the name of Nibs.com, a California company, from John Mottishaw ("Mottishaw"). In addition to obtaining Nibs.com and its assets (as well as its inventory, goodwill, customer list and website(s)), Defendant also entered into a personal lease agreement for an apartment for his and Sanchez's personal use in California with Mottishaw – which was paid for by the Debtor.

18. After acquiring Nibs.com from Mottishaw, Defendant and Sanchez removed or otherwise transferred these assets from Debtor to Defendant's and/or Sanchez's other entities or personal use. Such transfers included selling or transferring the inventory, customer lists

and websites acquired by Debtor from Mottishaw to the personal use of Defendant and Sanchez and their affiliated entities.

19. Thereafter, in 2023, Defendant continued to dissipate the Debtor's assets, with the help of Sanchez, and started a new company in New York named Fountain Pen H Corp., where Defendant transferred the inventory of the Debtor in exchange for no value as well as used the Debtor's websites to sell products while retaining all proceeds from the sales.

20. Defendant used the inventory acquired from Nibs.com and used it for the benefit of Amoria, Sanchez, Maria, Defendant and the Fountain Pen H Corp, all the while depleting the assets of the Debtor.

21. Prepetition, the Debtor wrongfully paid or transferred to or for the benefit of the Defendant no less than the sum of $465,718.86 (as identified on Exhibit "1" hereto) (the "**Two-Year Transfers"**) which includes transfers or payments made directly to Defendant as well as to third parties for their benefit, such as: NewRez LLC, Barclays Bank, American Express, BMW Financial, TD Auto Finance and Progressive Express Insurance. The **Two-Year Transfers** were:

(a) made within two (2) years preceding the Petition Date;

(b) made from the Debtor's bank account;

(c) the property of the Debtor; and,

(d) made to or for the benefit of the Defendant on the dates and in the sums identified on the attached Exhibit "1".

22. Additionally, Debtor wrongfully paid or transferred to or for the benefit of the Defendant, within four (4) years pre-petition, no less than the sum of $1,304,679.77 (as identified on Exhibit "2" hereto) (the **"Four-Year Transfers"**) which includes transfers or payments made directly to Defendant as well as to third parties for their benefit, such as: NewRez LLC, Barclays Bank, American Express, BMW Financial, TD Auto Finance and Progressive Express Insurance. The **Four-Year Transfers** were:

(a) made from Debtor's bank accounts;

(b) the property of the Debtor; and,

(c) made to or for the benefit of the Defendant on the dates and in the sums identified on the attached Exhibit "2".

23. Debtor was insolvent at all times material in regards to each of the sued-upon transfers, as the Debtor:

(a) was not paying its debts as they generally came due at the time of each of the sued-upon transfers herein; or,

(b) was involved in litigation as a defendant for failing to timely pay its debts and otherwise in default on said debts; and,

c) had liabilities which exceeded the true value of Debtor's assets.

24. Non-exclusive examples of preexisting debts owed to creditors prior to the sued-upon transfers were:

a. Debtor was sued for non-payment of debts, pre-petition, by DHL Express (USA) Inc. ("DHL") in the Eleventh Judicial Circuit of Florida in Case No. 2023-118669-CC-23 for the sum of $15,936.64 for debts arising from shipping services entered between the DHL and Debtor on or about March 16th, 2022;

b. Highland Capital Corporation was owed, on a separate account ending x3108, the sum of $56,142.90 for debt incurred on or about September 9th, 2021;

c. Seybold Building Miami ("Flagler Street Associates LLC") was owed on a lease agreement, the sum of $13,645.02 for debt incurred on or about June 1st, 2024;

d. Richemont North America Group was owed the sum of $80,856.02 for debt incurred on or about June 2nd, 2020.

e. Wells Fargo was owed, on loan account ending x8178, the sum of $9,303.17 for debt incurred on or about June 15th, 2020;

f. Wells Fargo was owned, on loan account number ending x1029, the sum of $13,205.44 for debt incurred on or about October 25th, 2019; and,

g. Vidal & Kandal Accountants was owed the sum of $4,700.00 for debt incurred on or about June 15th, 2020.

25. Upon information or belief, the Defendant was being paid with Debtor funds to satisfy, in part or whole, the personal obligations of Caltagirone, Sanchez, and/or their affiliated entities other than the Debtor.

26. At all times material, the records of the Debtor do not reflect that the Debtor was obligated to Defendant for any form of debt or otherwise received value in exchange for such transfers.

COUNT I – FRAUDULENT TRANSFERS (11 U.S.C. Sec. 548(a)(1)(B))

27. Paragraphs 1 through 21 and 23 through 26 are herein re-averred and re-alleged.

28. The **Two-Year Transfers** were transfers of property of the Debtor, an interest in property of the Debtor, or an obligation incurred by the Debtor, that were made or incurred by Debtor within two years before the Petition Date.

29. The Debtor received less than reasonably equivalent value in exchange for the **Two-Year Transfers** and the Debtor.

a. was insolvent on the dates of the said **Two-Year Transfers**, or became insolvent as a result of such **Two-Year Transfers**;

b. was engaged in business or a transaction, or was about to engage in business in business or a transaction, for which

any property remaining with the Debtor was an unreasonably small capital; or,

c. intended to incur, or believed that the Debtor would incur, debts that would be beyond the Debtor's ability to pay such debts as they matured.

30. The Trustee is entitled to recover the **Two-Year Transfers**, plus pre-judgment and post-judgment interest thereon.

WHEREFORE, the Trustee demands (pursuant to 11 U.S.C. Sec.'s 544, 548, 550 and 551) judgment in the Trustee's favor avoiding the **Two-Year Transfers**, awarding the Trustee recovery of the **Two-Year Transfers** or value thereof, pre-and post-judgment interest, and such other relief that this Court deems equitable and just.

COUNT II – FRAUDULENT TRANSFERS (11 U.S.C. Sec. 548(a)(1))

31. Paragraphs 1 through 21 and 23 through 26 (and all subparts) are herein re-averred and re-alleged.

32. The **Two-Year Transfers** were transfers of property of the Debtor, an interest in property of the Debtor, or an obligation incurred by the Debtor, that were made or incurred by Debtor within two years before the Petition Date.

33. The above-referenced **Two-Year Transfers** were transfers of property of the Debtor, an interest in property of the Debtor, or an obligation incurred by the Debtor, that was made or incurred within two years before the date of the filing of the bankruptcy petition.

34. These **Two-Year Transfers** were made by the Debtor with the actual intent to hinder, delay or defraud any entity to which the Debtor was or became indebted, on or after the date that such transfers were made. At all times material, the Defendant was an insider of the Debtor; non-exclusive examples of the intent to defraud are as follows:

a. Caltagirone, Maria, Sanchez, and Amoria were insiders of the Debtor;

b. The transfers were concealed;

c. The Debtor received no consideration for the Transfers;

d. The transfers occurred shortly before or after a substantial debt was incurred by the Debtor;

e. The transfers were part of an ongoing process by which the Caltagirone was dissipating and moving the assets away from the Debtor, so creditors could not get to Debtor and Caltagirone, and at a time when the Debtor was being pursued by creditors.

35. The Trustee is entitled to recover the monies/assets transferred plus pre-judgment and post-judgment interest thereon.

WHEREFORE, the Trustee demands (pursuant to 11 U.S.C. Sec.'s 544, 548, 550 and 551) judgments in his favor awarding him the recovery of the transferred monies, pre- and post-judgment interest, and such other relief that this Court deems equitable and just.

COUNT III – FRAUDULENT TRANSFERS (Fla. Stat. Sec. 726.106(1))

36. Paragraphs 1 through 20 and 22 through 26 are herein re-averred and re-alleged.

37. The **Four-Year Transfers** were transfers of property of the Debtor, an interest in property of the Debtor, or an obligation incurred by the Debtor, that were made or incurred within four years before the Petition Date.

38. The Debtor received less than reasonably equivalent value in exchange for each of such **Four-Year Transfers**.

39. At the time of each of the **Four-Year Transfers**, the Debtor had creditors whose claims arose prior to the **Four-Year Transfers**.

40. Debtor was insolvent at the time of each of the sued-upon **Four-Year Transfers** or became insolvent at the time of each of the sued-upon **Four-Year Transfers**.

41. The Trustee is entitled to avoid and recover these **Four-Year Transfers** plus pre-judgment and post-judgment interest thereon.

WHEREFORE, the Trustee demands (pursuant to 11 U.S.C. Sec.'s 544, 550, and 551; and, Fla. Stat. Ch. 726) judgment in the Trustee's favor avoiding the **Four-Year Transfers,** awarding the Trustee the recovery of the **Four-Year Transfers** or value thereof, plus pre-and post-judgment interest, and such other relief which this Court deems equitable and just.

COUNT IV – FRAUDULENT TRANSFERS (Fla. Stat. Sec. 726.105(1)(b))

42. Paragraphs 1 through 20 and 22 through 26 are herein re-averred and re-alleged.

43. The **Four-Year Transfers** were transfers of property of the Debtor, an interest in property of the Debtor, or an obligation incurred by the Debtor, that were made or incurred before the Petition Date.

44. Claims of creditors of the Debtor arose prior to and after the **Four-Year Transfers** being made by the Debtor to Defendants.

45. Each of the **Four-Year Transfers** were made without the Debtor having received reasonably equivalent value in exchange for each of the **Four-Year Transfers**, and the Debtor:

a. was engaged or was about to engage in a business or a transaction for which the remaining assets of the Debtor were unreasonably small in relation to the business or transaction; or

b. intended to incur, or believed or reasonably should have believed that Debtor would incur, debts beyond Debtor's ability to pay as they became due.

46. The Trustee is entitled to avoid and recover these **Four-Year Transfers**, plus pre-judgment and post-judgment interest thereon.

WHEREFORE, the Trustee demands (pursuant to 11 U.S.C. Sec.'s 544, 550, and 551; and Fla. Stat. Ch. 726) judgment in the Trustee's favor avoiding the **Four Year Transfers,** awarding the Trustee the recovery of the Four-Year Transfers or value thereof plus pre-and post-judgment interest, and such other relief which this Court deems equitable and just.

COUNT V – FRAUDULENT TRANSFERS (Fla. Stat. Sec. 726.105(1)(a))

47. Paragraphs 1 through 20 and 22 through 26 (and all subparts) are herein re-averred and re-alleged.

48. The **Four-Year Transfers** were transfers of property of the Debtor, an interest in property of the Debtor, or an obligation incurred by the Debtor, that were made or incurred before the Petition Date.

49. The above-referenced **Four-Year Transfers** were transfers of property of the Debtor, an interest in property of the Debtor, or an obligation incurred by the Debtor, that was made or incurred before the date of the filing of the bankruptcy petition.

50. Claims of creditors of the Debtor arose prior to and after the transfers being made by the Debtor to Defendant.

51. The **Four-Year Transfers** were made with the actual intent to hinder, delay or defraud any creditor of the Debtor. At all times material the Defendant was an insider of the Debtor; non-exclusive examples of the intent to defraud are as follows:

a. Caltagirone, Maria, Sanchez, and Amoria were insiders of the Debtor;
b. The Transfers were concealed;
c. The Debtor received no consideration for the Transfers;
d. The transfers occurred shortly before or after a substantial debt was incurred by the Debtor;

e. The transfers were part of an ongoing process by which the Caltagirone was dissipating and moving the assets away from the Debtor, so creditors could not get to Debtor and Caltagirone, and at a time when the Debtor was being pursued by creditors.

52. Debtor was insolvent at the time of the sued-upon **Four-Year Transfers,** or became insolvent at the time of the sued-upon **Four-Year Transfers**.

53. At all-time materials, Amoria, Caltagirone, and Delle Donne intentionally diverted the Debtor's assets and were paying off their own personal debts, purchasing personal property, and paid for personal expenses of family members or otherwise to benefit each of their respective business interests other than the Debtor.

54. The Trustee is entitled to recover the monies transferred plus pre-judgment and post-judgment interest thereon.

WHEREFORE, the Trustee demands (pursuant to 11 U.S.C. Sec.'s 544, 550 and 551; and Fla. Stat. Ch. 726) judgment in his favor awarding him the recovery of the transferred monies, pre- and post-judgment interest, and such other relief which this Court deems equitable and just.

COUNT IV—UNJUST ENRICHMENT

25. Paragraphs 1 through 20 and 22 through 26 are herein re-averred and re-alleged.

26. Debtor conferred a benefit on Defendant by virtue of the **Four-Year Transfers**.

27. Defendant voluntarily accepted and retained the benefits conferred, which were the **Four-Year Transfers**.

28. The circumstances render Defendant's retention of each of the **Four-Year Transfers**, which was the benefit conferred on them by Debtor, inequitable unless Defendant pays Debtor the value of the **Four-Year Transfers**.

29. Among the reasons it would not be equitable for Defendant to retain the **Four-Year Transfers** are:

(a)Debtor never owed anything to Defendant;

(b)Debtor obtained no benefit from the **Four-Year Transfers**;

(c)the legitimate creditors of the Debtor did not receive the benefit of the **Four-Year Transfers**;

(d) it would now be cost-prohibitive for the creditors to sue to recover the **Four-Year Transfers**; and,

(e) the instant Defendant should recover from the true parties who owed/used said monies, *i.e.* – the Owners/Principals and not the Debtor.

30. As a result of the misconduct of the Owners/Principals of the Debtor and others, the Defendant has been enriched at the expense of the Debtor.

31. Defendant has been enriched directly and indirectly by the value of the sued-upon transfers, and the gains and profits derived from the transfers, by virtue of the payment of debts of another, other than the Debtor.

32. Defendant was unjustly enriched by virtue of the **Four-Year Transfers**.

WHEREFORE, the Trustee respectfully requests the Court to enter a Judgment in favor of the Trustee granting money damages in the amount of the **Four-Year Transfers**, plus pre-and post-judgment interest, and reasonable attorneys' fees and expenses, to the extent permissible by applicable law; and, granting such other and further relief as may be equitable and just.

COUNT V- IMPOSITION OF EQUITABLE LIEN UNDER FLORIDA LAW AGAINST OWNER

33. Paragraphs 1 through 20 and 22 through 26 are herein re-averred and re-alleged.

34. The actions of the Defendant have conferred a benefit and have unjustly enriched the Defendant through his receipt and use of the transfers identified on Exhibit “2” as payments to NewRez, LLC to acquire, make improvements, and maintain the Home, at the expense of Debtor and for no consideration to the Debtor.

35. Defendant has accepted and retained these benefits conferred by virtue of these transfers, funded in whole by Debtor, under circumstances that make it inequitable to retain their interest in the Home without payment to the Debtor.

36. Each of these sued-upon transfers were made from the property of the Debtor, in exchange for no consideration to the Debtor and to the detriment of the Debtor and its creditors.

37. Defendant, knowingly and willingly accepted these transfers for their benefit in improving, maintaining, and acquiring the Home, which would have included, no less than, the payment of the Home mortgage to NewRez, LLC, repairs and remodeling of the Home, and other related expenses for the Home.

38. Defendant concealed and designed the transfers to avoid detection and otherwise to defraud the creditors of the Debtor, all for the benefit of Defendant in retaining, improving, and remodeling the Home.

39. The benefits derived by Defendant include, without limitation, the use, benefit, profit, and gain derived from the real estate investment and improvement in the Home with the Debtor’s proceeds in the name of the Defendant.

40. Each of the transfers are directly traceable from Debtor to and for the benefit of the Home.

41. By fraudulently using the Debtor as an instrumentality to make these transfers with the Debtor’s proceeds for their own personal and financial benefit, with the involvement of Defendant in the fraudulent scheme, Defendant engaged in reprehensible conduct that resulted in their unjust enrichment.

42. Defendant has retained these benefits for which Debtor received no consideration in exchange; and, it would be unfair and unjust to retain the benefit of the transfers in the Home at the expense of the Debtor's creditors and this Bankruptcy Estate.

WHEREFORE, the Trustee respectfully requests the Court to enter a Judgment in favor of the Trustee, imposing an equitable lien against the Home for the value of the transfers for the benefit of Debtor's bankruptcy estate, plus pre-and post-judgment interest, and reasonable attorneys' fees and expenses, to the extent permissible by applicable law; and, granting such other and further relief as may be equitable and just.

Respectfully submitted,

JAMES B. MILLER, P.A.
Trustee's/Plaintiff's Counsel
19 West Flagler Street, Suite 416
Miami, Florida 33130
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Facsimile: (305) 374-0250
jbm@title11law.com
By: /s/
JAMES B. MILLER, ESQ.
Fla. Bar No. 0009164

I HEREBY CERTIFY that I am admitted to the Bar of the United States District Court for the Southern District of Florida and I am in compliance with the additional qualifications to practice in this Court as set forth in Local Rule 2090-1(A).

By: /s/
JAMES B. MILLER, ESQ.
Fla. Bar No. 0009164

Exhibit “1” (Two-Year Transfer)

Emmanuel Caltagirone

	Elec	Date	Amount	From Acct#
1	Elec	9/11/2023	$596.99	WF-3718
2	Elec	9/11/2023	$1,093.86	WF-3718
3	Elec	9/11/2023	$50.00	WF-3718
4	Elec	9/5/2023	$3,400.00	WF-3718
5	Elec	9/1/2023	$5,000.00	WF-2783
6	Elec	8/31/2023	$500.00	WF-2783
7	Elec	8/31/2023	$2,000.00	WF-3718
8	Elec	8/23/2023	$5,000.00	WF-2783
9	Elec	8/23/2023	$4,800.00	W-2237
10	Elec	8/15/2023	$2,000.00	WF-2783
11	Elec	8/14/2023	$300.00	WF-2783
12	Elec	8/9/2023	$1,093.86	WF-2783
13	Elec	8/7/2023	$600.00	W-2237
14	Elec	8/1/2023	$300.00	W-2237
15	Elec	7/24/2023	$1,000.00	W-2237
16	Elec	7/17/2023	$500.00	WF-2783
17	Elec	7/13/2023	$600.00	WF-2783
18	Elec	7/11/2023	$700.00	W-2237
19	Elec	7/7/2023	$290.00	WF-2783
20	Elec	7/7/2023	$1,500.00	W-2237
21	Elec	7/7/2023	$1,093.86	W-2237
22	Elec	7/6/2023	$3,500.00	W-2237
23	Elec	7/6/2023	$500.00	W-2237
24	Elec	7/3/2023	$1,500.00	W-2237
25	Elec	6/20/2023	$1,000.00	WF-2783
26	Elec	6/16/2023	$1,500.00	W-2237
27	Elec	6/15/2023	$568.56	W-2237
28	Elec	6/14/2023	$115.00	W-2237
29	Elec	6/9/2023	$300.00	W-2237
30	Elec	6/5/2023	$120.00	W-2237
31	Elec	6/2/2023	$300.00	WF-2783
32	Elec	5/15/2023	$2,000.00	WF-2783
33	Elec	5/11/2023	$2,000.00	WF-2783
34	Elec	5/9/2023	$1,500.00	WF-2783
35	Elec	5/1/2023	$2,500.00	WF-2783
36	Elec	4/24/2023	$3,000.00	W-2237
37	Elec	4/19/2023	$570.00	W-2237
38	Elec	4/13/2023	$500.00	WF-2783

39	Elec	4/10/2023	$700.00	W-2237
40	Elec	4/3/2023	$200.00	W-2237
41	Elec	4/3/2023	$1,300.00	W-2237
42	Elec	3/22/2023	$3,000.00	W-2783
43	Elec	3/16/2023	$500.00	WF-2783
44	Elec	3/7/2023	$1,200.00	W-2237
45	Elec	3/1/2023	$1,100.00	W-2237
46	Elec	2/8/2023	$2,000.00	W-2237
47	Elec	2/2/2023	$700.00	WF-2783
48	Elec	2/1/2023	$250.00	W-2237
49	Elec	1/26/2023	$2,300.00	WF-2783
50	Elec	1/23/2023	$100.00	W-2237
51	Elec	1/10/2023	$1,100.00	W-2237
52	Elec	1/9/2023	$105.00	WF-2783
53	Elec	12/27/2022	$1,900.00	WF-2783
54	Elec	12/22/2022	$200.00	W-2237
55	Elec	10/31/2022	$1,200.00	WF-2783
56	Elec	10/26/2022	$4,000.00	W-2237
57	Elec	10/11/2022	$3,200.00	WF-2783
58	Elec	10/11/2022	$600.00	WF-2783
59	Elec	10/3/2022	$1,050.00	WF-2783
60	Elec	10/3/2022	$500.00	W-2783
61	Elec	9/27/2022	$1,550.00	WF-2783
62	Elec	9/26/2022	$100.00	W-2237
63	Elec	9/8/2022	$2,000.00	WF-2783
64	Elec	9/8/2022	$1,500.00	W-2237
65	Elec	9/6/2022	$1,300.00	WF-2783
66	Elec	8/3/2022	$1,600.00	WF-2783
67	Elec	7/18/2022	$1,600.00	WF-2783
68	Elec	7/11/2022	$2,200.00	WF-2783
69	Elec	6/17/2022	$700.00	W-2237
70	Elec	6/16/2022	$1,000.00	W-2237
71	Elec	6/7/2022	$2,000.00	W-2237
		2-Year Total	**$96,647.13**	

Withdrawals/Debit/PayPal

	Elec/Atm/WD/Paypal	Date	Amount	From Acct#
1	WD	11/21/2023	$2,800.00	W-2237

2	WD	11/1/2023	$5,000.00	W-2237
3	Ach Debit	10/31/2023	$2,315.00	W-2237
4	Ach Debit	9/18/2023	$926.25	W-2237
5	Elec	9/5/2023	$3,400.00	WF-3718
6	Atm WD	8/22/2023	$5,000.00	WF-2783
7	Atm WD	8/4/2023	$800.00	WF-2783
8	Ach Debit	8/3/2023	$145.28	W-2237
9	Ach Debit	7/27/2023	$2,592.50	W-2237
10	Elec	7/13/2023	$586.56	WF-3718
11	Atm WD	6/26/2023	$408.25	WF-2783
12	Atm WD	6/23/2023	$205.50	WF-2783
13	Elec	6/15/2023	$568.56	W-2237
14	Paypal	6/12/2023	$2,244.38	WF-2783
15	Paypal	6/2/2023	$2,244.38	WF-2783
16	Paypal	5/26/2023	$2,244.38	WF-2783
17	Paypal	5/22/2023	$948.74	W-2237
18	Elec	5/22/2023	$586.56	WF-3718
19	Paypal	5/19/2023	$2,244.38	WF-2783
20	Paypal	5/12/2023	$2,244.38	WF-2783
21	Paypal	5/10/2023	$2,062.00	WF-2783
22	Paypal	5/5/2023	$2,244.38	WF-2783
23	Paypal	4/28/2023	$2,244.38	WF-2783
24	Paypal	4/21/2023	$2,244.38	WF-2783
25	Paypal	4/14/2023	$2,244.38	WF-2783
26	Paypal	4/7/2023	$2,244.38	WF-2783
27	Paypal	3/31/2023	$2,244.38	WF-2783
28	Ach Debit	3/30/2023	$771.49	W-2237
29	Paypal	3/24/2023	$2,244.38	WF-2783
30	Paypal	3/10/2023	$2,244.38	WF-2783
31	Paypal	3/3/2023	$2,244.38	WF-2783
32	Paypal	2/24/2023	$2,244.38	WF-2783
33	Paypal	2/17/2023	$2,244.38	WF-2783
34	Paypal	2/10/2023	$2,244.38	WF-2783
35	Paypal	2/3/2023	$2,244.38	WF-2783
36	Ach Debit	2/3/2023	$351.16	W-2237
37	Paypal	1/27/2023	$2,244.38	WF-2783
38	Paypal	1/20/2023	$2,244.38	WF-2783
39	Paypal	1/13/2023	$2,244.38	WF-2783
40	Paypal	1/6/2023	$2,244.38	WF-2783
41	Paypal	1/5/2023	$316.00	WF-2783
42	Paypal	1/5/2023	$465.90	WF-2783
43	Paypal	1/5/2023	$759.00	WF-2783
44	Paypal	1/5/2023	$892.00	WF-2783
45	Paypal	1/4/2023	$1,562.00	WF-2783
46	Ach Debit	1/3/2023	$109.50	W-2237

47	Paypal	12/30/2022	$2,244.38	WF-2783
48	Paypal	12/23/2022	$2,244.38	WF-2783
49	Paypal	12/21/2022	$880.00	WF-2783
50	Paypal	12/16/2022	$2,244.38	WF-2783
51	Atm WD	12/12/2022	$103.00	WF-2783
52	Paypal	12/9/2022	$2,244.38	WF-2783
53	Atm WD	12/5/2022	$300.00	WF-2783
54	Paypal	12/2/2022	$2,244.38	WF-2783
55	Atm WD	12/1/2022	$243.50	WF-2783
56	Paypal	11/28/2022	$2,244.38	WF-2783
57	Paypal	11/18/2022	$2,244.38	WF-2783
58	Paypal	11/16/2022	$492.20	WF-2783
59	Atm WD	11/14/2022	$233.89	WF-2783
60	Paypal	11/14/2022	$2,244.38	WF-2783
61	Atm WD	11/7/2022	$187.87	WF-2783
62	Atm WD	11/7/2022	$96.09	WF-2783
63	Paypal	11/7/2022	$500.00	WF-2783
64	Paypal	11/4/2022	$2,244.38	WF-2783
65	Atm WD	10/31/2022	$686.81	WF-2783
66	Paypal	10/28/2022	$2,244.38	WF-2783
67	Atm WD	10/24/2022	$500.00	WF-2783
68	Paypal	10/21/2022	$2,244.38	WF-2783
69	Paypal	10/14/2022	$2,244.38	WF-2783
70	Paypal	10/7/2022	$2,244.38	WF-2783
71	Paypal	9/30/2022	$2,244.38	WF-2783
72	Paypal	9/23/2022	$2,244.38	WF-2783
73	Paypal	9/16/2022	$2,244.38	WF-2783
74	Paypal	9/9/2022	$2,244.38	WF-2783
75	Paypal	9/2/2022	$2,244.38	WF-2783
76	Paypal	8/29/2022	$400.00	WF-2783
77	Paypal	8/26/2022	$2,244.38	WF-2783
78	Paypal	8/19/2022	$2,244.38	WF-2783
79	Paypal	8/12/2022	$2,244.38	WF-2783
80	Paypal	8/5/2022	$2,244.38	WF-2783
81	Paypal	7/29/2022	$2,244.38	WF-2783
82	Paypal	7/25/2022	$500.00	WF-2783
83	Ach Debit	7/25/2022	$2,335.95	W-2237
84	Paypal	7/22/2022	$2,244.38	WF-2783
85	Paypal	7/15/2022	$2,244.38	WF-2783
86	Paypal	7/8/2022	$2,244.38	WF-2783
87	Ach Debit	7/7/2022	$71.90	W-2237
88	Atm WD	7/1/2022	$300.00	WF-2783
89	Paypal	6/30/2022	$540.00	WF-2783
90	Paypal	6/24/2022	$2,244.38	WF-2783
91	Paypal	6/17/2022	$2,244.38	WF-2783

92	Paypal	6/10/2022	$2,244.38	WF-2783
		2-Year Total	**$156,406.84**	

NewRez LLC

	Elec	Date	Amount	From Acct#
1	Elec	9/11/2023	$2,909.68	C-0696
2	Elec	8/21/2023	$2,345.31	WF-2783
3	Elec	7/10/2023	$2,345.31	WF-2783
4	Elec	6/16/2023	$2,345.31	WF-2783
5	Elec	5/17/2023	$2,345.31	WF-2783
6	Elec	4/11/2023	$2,345.31	WF-2783
7	Elec	3/27/2023	$2,352.40	WF-2783
8	Elec	2/21/2023	$2,352.40	WF-2783
9	Elec	1/23/2023	$2,352.40	WF-2783
10	Elec	12/23/2022	$2,352.40	WF-2783
11	Elec	11/22/2022	$2,352.40	WF-2783
12	Elec	10/20/2022	$2,352.40	WF-2783
13	Elec	9/16/2022	$2,352.40	WF-2783
14	Elec	8/10/2022	$2,352.40	WF-2783
15	Elec	7/13/2022	$2,352.40	WF-2783
16	Elec	6/14/2022	$2,352.40	WF-2783
		2 Year Total	**$38,160.23**	

Barclays--Luxury Card

	Elec	Date	Amount	From Acct#
1	Elec	3/12/2024	$500.00	C-0696
2	Elec	2/5/2024	$420.00	WF-2237
3	Elec	1/19/2024	$179.79	C-0696
4	Elec	1/5/2024	$300.00	WF-2237
5	Elec	12/26/2023	$900.00	WF-2237
6	Elec	12/26/2023	$500.00	WF-2237
7	Elec	12/19/2023	$249.25	C-0696
8	Elec	12/18/2023	$2,000.00	WF-2237
9	Elec	11/20/2023	$258.79	C-0696
10	Elec	11/13/2023	$1,000.00	WF-2237
11	Elec	10/19/2023	$233.78	C-0696

12	Elec	9/11/2023	$800.00	WF-3718
13	Elec	8/22/2023	$400.00	WF-3718
14	Elec	7/18/2023	$2,000.00	WF-3718
15	Elec	6/23/2023	$1,000.00	WF-3718
16	Elec	5/22/2023	$600.00	WF-3718
17	Elec	4/19/2023	$3,000.00	WF-3718
18	Elec	3/27/2023	$3,000.00	WF-3718
19	Elec	3/20/2023	$300.00	WF-3718
20	Elec	2/13/2023	$5,000.00	WF-3718
21	Elec	12/23/2022	$2,200.00	WF-3718
22	Elec	11/23/2022	$1,000.00	WF-3718
23	Elec	11/15/2022	$3,000.00	WF-3718
24	Elec	10/19/2022	$5,700.00	WF-3718
25	Elec	9/19/2022	$2,000.00	WF-3718
26	Elec	7/28/2022	$5,000.00	WF-3718
27	Elec	7/22/2022	$1,000.00	WF-3718
28	Elec	6/8/2022	$2,500.00	WF-3718
		2-Year Total	**$45,041.61**	

American Express

	Elec	Date	Amount	From Acct#
1	Elec	4/12/2024	$821.00	W-2237
2	Elec	3/12/2024	$821.00	W-2237
3	Elec	1/12/2024	$821.00	W-2237
4	Elec	12/12/2023	$821.00	W-2237
5	Elec	11/12/2023	$821.00	W-2237
6	Elec	10/17/2023	$100.00	C-0696
7	Elec	10/12/2023	$821.00	W-2237
8	Elec	9/6/2023	$430.00	WF-2783
9	Elec	9/6/2023	$897.70	WF-2783
10	Elec	9/5/2023	$821.00	W-2237
11	Elec	7/14/2023	$1,500.00	W-2237
12	Elec	6/21/2023	$1,000.00	W-2237
13	Elec	6/2/2023	$2,584.55	WF-2783
14	Elec	5/15/2023	$2,000.00	W-2237
15	Elec	4/11/2023	$4,337.00	W-2237
16	Elec	3/13/2023	$6,504.80	W-2237
17	Elec	2/16/2023	$2,500.00	W-2237
18	Elec	2/14/2023	$2,000.00	W-2237
19	Elec	2/5/2023	$7,000.00	W-2237
20	Elec	1/10/2023	$4,000.00	W-2237

21	Elec	12/20/2022	$6,002.19	W-2237
22	Elec	12/12/2022	$6,000.00	W-2237
23	Elec	11/14/2022	$1,000.00	W-2237
24	Elec	11/4/2022	$1,000.00	W-2237
25	Elec	10/31/2022	$2,333.83	W-2237
26	Elec	10/19/2022	$2,500.00	W-2237
27	Elec	10/12/2022	$8,000.00	W-2237
28	Elec	10/7/2022	$5,686.83	W-2237
29	Elec	9/12/2022	$5,000.00	W-2237
30	Elec	8/10/2022	$7,000.00	W-2237
31	Elec	7/12/2022	$1,000.00	W-2237
32	Elec	6/1/2022	$6,000.00	W-2237
		2 Year Total	**$92,123.90**	

BMW Financial

	Elec	Date	Amount	From Acct#
1	Elec	8/14/2023	$549.89	WF-3718
2	Elec	7/17/2023	$549.89	WF-3718
3	Elec	6/13/2023	$549.89	WF-3718
4	Elec	5/15/2023	$549.89	WF-3718
5	Elec	4/14/2023	$549.89	WF-3718
6	Elec	3/14/2023	$549.89	WF-3718
7	Elec	2/14/2023	$549.89	WF-3718
8	Elec	1/23/2023	$549.89	WF-3718
9	Elec	12/14/2022	$549.89	WF-3718
10	Elec	11/14/2022	$549.89	WF-3718
11	Elec	10/14/2022	$549.89	WF-3718
12	Elec	9/14/2022	$549.89	WF-3718
13	Elec	8/15/2022	$549.89	WF-3718
14	Elec	7/14/2022	$549.89	WF-3718
15	Elec	6/14/2022	$549.89	WF-3718
		2-Year Total	**$8,248.35**	

TD Auto Finance---
Emmanuel

	Elec	Date	Amount	From Acct#
1	Elec	3/11/2024	$2,297.10	C-0696

2	Elec	12/26/2023	$1,148.55	C-0696
3	Elec	11/8/2023	$2,242.41	C-0696
4	Elec	4/13/2023	$2,242.41	WF-2783
5	Elec	3/8/2023	$1,148.55	WF-2783
6	Elec	1/17/2023	$2,242.41	WF-2783
7	Elec	12/2/2022	$1,148.55	WF-2783
8	Elec	11/3/2022	$1,148.55	WF-2783
9	Elec	9/23/2022	$1,148.55	WF-2783
10	Elec	9/6/2022	$1,148.55	WF-2783
11	Elec	7/27/2022	$1,148.55	WF-2783
12	Elec	6/28/2022	$1,148.55	WF-2783
		2 Year Total	**$18,212.73**	

Progressive Ins.

	Elec	Date	Amount	From Acct#
1	Elec	2/20/2024	$564.31	C-0696
2	Elec	1/17/2024	$564.31	C-0696
3	Elec	12/18/2023	$563.45	C-0696
4	elec	11/17/2023	$547.06	C-0696
5	Elec	9/19/2023	$482.48	WF-2237
6	Elec	8/23/2023	$312.82	WF-2783
7	Elec	8/18/2023	$885.40	WF-2237
8	Elec	8/9/2023	$312.82	WF-2783
9	Elec	7/18/2023	$482.48	WF-2237
10	Elec	7/18/2023	$322.82	WF-2783
11	Elec	6/20/2023	$481.60	WF-2237
12	Elec	11/17/2022	$2,879.00	WF-2783
13	Elec	10/31/2022	$496.98	WF-2783
14	Elec	9/22/2022	$496.98	WF-2783
15	Elec	8/18/2022	$496.98	WF-2783
16	Elec	7/29/2022	$506.98	WF-2783
17	Elec	6/20/2023	$481.60	WF-2237
		2 Year Total	**$10,878.07**	

2 Year Grand Total ***$465,718.86***

Exhibit “2” (Four-Year Transfers)

Emmanuel Caltagirone

	Elec	Date	Amount	From Acct#
1	Elec	9/11/2023	$596.99	WF-3718
2	Elec	9/11/2023	$1,093.86	WF-3718
3	Elec	9/11/2023	$50.00	WF-3718
4	Elec	9/5/2023	$3,400.00	WF-3718
5	Elec	9/1/2023	$5,000.00	WF-2783
6	Elec	8/31/2023	$500.00	WF-2783
7	Elec	8/31/2023	$2,000.00	WF-3718
8	Elec	8/23/2023	$5,000.00	WF-2783
9	Elec	8/23/2023	$4,800.00	W-2237
10	Elec	8/15/2023	$2,000.00	WF-2783
11	Elec	8/14/2023	$300.00	WF-2783
12	Elec	8/9/2023	$1,093.86	WF-2783
13	Elec	8/7/2023	$600.00	W-2237
14	Elec	8/1/2023	$300.00	W-2237
15	Elec	7/24/2023	$1,000.00	W-2237
16	Elec	7/17/2023	$500.00	WF-2783
17	Elec	7/13/2023	$600.00	WF-2783
18	Elec	7/11/2023	$700.00	W-2237
19	Elec	7/7/2023	$290.00	WF-2783
20	Elec	7/7/2023	$1,500.00	W-2237
21	Elec	7/7/2023	$1,093.86	W-2237
22	Elec	7/6/2023	$3,500.00	W-2237
23	Elec	7/6/2023	$500.00	W-2237
24	Elec	7/3/2023	$1,500.00	W-2237
25	Elec	6/20/2023	$1,000.00	WF-2783
26	Elec	6/16/2023	$1,500.00	W-2237
27	Elec	6/15/2023	$568.56	W-2237
28	Elec	6/14/2023	$115.00	W-2237
29	Elec	6/9/2023	$300.00	W-2237
30	Elec	6/5/2023	$120.00	W-2237
31	Elec	6/2/2023	$300.00	WF-2783
32	Elec	5/15/2023	$2,000.00	WF-2783
33	Elec	5/11/2023	$2,000.00	WF-2783
34	Elec	5/9/2023	$1,500.00	WF-2783
35	Elec	5/1/2023	$2,500.00	WF-2783
36	Elec	4/24/2023	$3,000.00	W-2237
37	Elec	4/19/2023	$570.00	W-2237
38	Elec	4/13/2023	$500.00	WF-2783
39	Elec	4/10/2023	$700.00	W-2237

40	Elec	4/3/2023	$200.00	W-2237
41	Elec	4/3/2023	$1,300.00	W-2237
42	Elec	3/22/2023	$3,000.00	W-2783
43	Elec	3/16/2023	$500.00	WF-2783
44	Elec	3/7/2023	$1,200.00	W-2237
45	Elec	3/1/2023	$1,100.00	W-2237
46	Elec	2/8/2023	$2,000.00	W-2237
47	Elec	2/2/2023	$700.00	WF-2783
48	Elec	2/1/2023	$250.00	W-2237
49	Elec	1/26/2023	$2,300.00	WF-2783
50	Elec	1/23/2023	$100.00	W-2237
51	Elec	1/10/2023	$1,100.00	W-2237
52	Elec	1/9/2023	$105.00	WF-2783
53	Elec	12/27/2022	$1,900.00	WF-2783
54	Elec	12/22/2022	$200.00	W-2237
55	Elec	10/31/2022	$1,200.00	WF-2783
56	Elec	10/26/2022	$4,000.00	W-2237
57	Elec	10/11/2022	$3,200.00	WF-2783
58	Elec	10/11/2022	$600.00	WF-2783
59	Elec	10/3/2022	$1,050.00	WF-2783
60	Elec	10/3/2022	$500.00	W-2783
61	Elec	9/27/2022	$1,550.00	WF-2783
62	Elec	9/26/2022	$100.00	W-2237
63	Elec	9/8/2022	$2,000.00	WF-2783
64	Elec	9/8/2022	$1,500.00	W-2237
65	Elec	9/6/2022	$1,300.00	WF-2783
66	Elec	8/3/2022	$1,600.00	WF-2783
67	Elec	7/18/2022	$1,600.00	WF-2783
68	Elec	7/11/2022	$2,200.00	WF-2783
69	Elec	6/17/2022	$700.00	W-2237
70	Elec	6/16/2022	$1,000.00	W-2237
71	Elec	6/7/2022	$2,000.00	W-2237
72	Elec	4/21/2022	$400.00	WF-2783
73	Elec	3/15/2022	$600.00	WF-2783
74	Elec	3/11/2022	$300.00	W-2237
75	Elec	3/3/2022	$900.00	WF-2783
76	Elec	3/1/2022	$50.00	W-2237
77	Elec	2/22/2022	$1,600.00	W-2237
78	Elec	2/14/2022	$18,500.00	WF-3718
79	Elec	12/28/2021	$15,000.00	WF-2783
80	Elec	12/27/2021	$48,050.00	WF-2783
81	Elec	11/28/2021	$1,100.00	WF-2783
82	Elec	8/11/2021	$200.00	WF-2783
83	Elec	5/20/2021	$1,484.50	WF-2783
84	Elec	4/26/2021	$1,106.95	WF-2783

85	Elec	3/12/2021	$1,200.00	W-3718
86	Elec	3/10/2021	$15,000.00	W-2783
87	Elec	1/15/2021	$874.54	WF-2783
88	Elec	1/15/2021	$874.54	WF-2783
89	Elec	12/30/2020	$873.73	WF-2783
90	Elec	12/30/2020	$873.73	WF-2783
91	Elec	12/15/2020	$200.00	WF-2783
92	Elec	12/15/2020	$873.73	WF-2783
93	Elec	12/15/2020	$873.73	WF-2783
94	Elec	11/30/2020	$873.73	WF-2783
95	Elec	11/30/2020	$873.73	WF-2783
96	Elec	11/23/2020	$1,900.00	WF-2783
97	Elec	11/13/2020	$873.73	WF-2783
98	Elec	11/13/2020	$873.73	WF-2783
99	Elec	8/11/2020	$10,000.00	W-2783
100	Elec	8/6/2020	$3,300.00	W-2783
101	Elec	7/6/2020	$1,000.00	WF-2783
102	Elec	6/30/2020	$2,500.00	W-2783
103	Elec	6/3/2020	$1,900.00	W-2783
104	Elec	6/2/2020	$1,000.00	WF-3718
105	Elec	6/1/2020	$5,000.00	W-2783
		4-Year Total	**$237,677.50**	

Withdrawals/Debit/PayPal

	Elec/Atm/WD/Paypal	Date	Amount	From Acct#
1	WD	11/21/2023	$2,800.00	W-2237
2	WD	11/1/2023	$5,000.00	W-2237
3	Ach Debit	10/31/2023	$2,315.00	W-2237
4	Ach Debit	9/18/2023	$926.25	W-2237
5	Elec	9/5/2023	$3,400.00	WF-3718
6	Atm WD	8/22/2023	$5,000.00	WF-2783
7	Atm WD	8/4/2023	$800.00	WF-2783
8	Ach Debit	8/3/2023	$145.28	W-2237
9	Ach Debit	7/27/2023	$2,592.50	W-2237
10	Elec	7/13/2023	$586.56	WF-3718
11	Atm WD	6/26/2023	$408.25	WF-2783
12	Atm WD	6/23/2023	$205.50	WF-2783
13	Elec	6/15/2023	$568.56	W-2237
14	Paypal	6/12/2023	$2,244.38	WF-2783
15	Paypal	6/2/2023	$2,244.38	WF-2783

16	Paypal	5/26/2023	$2,244.38	WF-2783
17	Paypal	5/22/2023	$948.74	W-2237
18	Elec	5/22/2023	$586.56	WF-3718
19	Paypal	5/19/2023	$2,244.38	WF-2783
20	Paypal	5/12/2023	$2,244.38	WF-2783
21	Paypal	5/10/2023	$2,062.00	WF-2783
22	Paypal	5/5/2023	$2,244.38	WF-2783
23	Paypal	4/28/2023	$2,244.38	WF-2783
24	Paypal	4/21/2023	$2,244.38	WF-2783
25	Paypal	4/14/2023	$2,244.38	WF-2783
26	Paypal	4/7/2023	$2,244.38	WF-2783
27	Paypal	3/31/2023	$2,244.38	WF-2783
28	Ach Debit	3/30/2023	$771.49	W-2237
29	Paypal	3/24/2023	$2,244.38	WF-2783
30	Paypal	3/10/2023	$2,244.38	WF-2783
31	Paypal	3/3/2023	$2,244.38	WF-2783
32	Paypal	2/24/2023	$2,244.38	WF-2783
33	Paypal	2/17/2023	$2,244.38	WF-2783
34	Paypal	2/10/2023	$2,244.38	WF-2783
35	Paypal	2/3/2023	$2,244.38	WF-2783
36	Ach Debit	2/3/2023	$351.16	W-2237
37	Paypal	1/27/2023	$2,244.38	WF-2783
38	Paypal	1/20/2023	$2,244.38	WF-2783
39	Paypal	1/13/2023	$2,244.38	WF-2783
40	Paypal	1/6/2023	$2,244.38	WF-2783
41	Paypal	1/5/2023	$316.00	WF-2783
42	Paypal	1/5/2023	$465.90	WF-2783
43	Paypal	1/5/2023	$759.00	WF-2783
44	Paypal	1/5/2023	$892.00	WF-2783
45	Paypal	1/4/2023	$1,562.00	WF-2783
46	Ach Debit	1/3/2023	$109.50	W-2237
47	Paypal	12/30/2022	$2,244.38	WF-2783
48	Paypal	12/23/2022	$2,244.38	WF-2783
49	Paypal	12/21/2022	$880.00	WF-2783
50	Paypal	12/16/2022	$2,244.38	WF-2783
51	Atm WD	12/12/2022	$103.00	WF-2783
52	Paypal	12/9/2022	$2,244.38	WF-2783
53	Atm WD	12/5/2022	$300.00	WF-2783
54	Paypal	12/2/2022	$2,244.38	WF-2783
55	Atm WD	12/1/2022	$243.50	WF-2783
56	Paypal	11/28/2022	$2,244.38	WF-2783
57	Paypal	11/18/2022	$2,244.38	WF-2783
58	Paypal	11/16/2022	$492.20	WF-2783
59	Atm WD	11/14/2022	$233.89	WF-2783
60	Paypal	11/14/2022	$2,244.38	WF-2783

61	Atm WD	11/7/2022	$187.87	WF-2783
62	Atm WD	11/7/2022	$96.09	WF-2783
63	Paypal	11/7/2022	$500.00	WF-2783
64	Paypal	11/4/2022	$2,244.38	WF-2783
65	Atm WD	10/31/2022	$686.81	WF-2783
66	Paypal	10/28/2022	$2,244.38	WF-2783
67	Atm WD	10/24/2022	$500.00	WF-2783
68	Paypal	10/21/2022	$2,244.38	WF-2783
69	Paypal	10/14/2022	$2,244.38	WF-2783
70	Paypal	10/7/2022	$2,244.38	WF-2783
71	Paypal	9/30/2022	$2,244.38	WF-2783
72	Paypal	9/23/2022	$2,244.38	WF-2783
73	Paypal	9/16/2022	$2,244.38	WF-2783
74	Paypal	9/9/2022	$2,244.38	WF-2783
75	Paypal	9/2/2022	$2,244.38	WF-2783
76	Paypal	8/29/2022	$400.00	WF-2783
77	Paypal	8/26/2022	$2,244.38	WF-2783
78	Paypal	8/19/2022	$2,244.38	WF-2783
79	Paypal	8/12/2022	$2,244.38	WF-2783
80	Paypal	8/5/2022	$2,244.38	WF-2783
81	Paypal	7/29/2022	$2,244.38	WF-2783
82	Paypal	7/25/2022	$500.00	WF-2783
83	Ach Debit	7/25/2022	$2,335.95	W-2237
84	Paypal	7/22/2022	$2,244.38	WF-2783
85	Paypal	7/15/2022	$2,244.38	WF-2783
86	Paypal	7/8/2022	$2,244.38	WF-2783
87	Ach Debit	7/7/2022	$71.90	W-2237
88	Atm WD	7/1/2022	$300.00	WF-2783
89	Paypal	6/30/2022	$540.00	WF-2783
90	Paypal	6/24/2022	$2,244.38	WF-2783
91	Paypal	6/17/2022	$2,244.38	WF-2783
92	Paypal	6/10/2022	$2,244.38	WF-2783
93	Ach Debit	5/31/2022	$411.28	W-2237
94	Atm WD	5/23/2022	$1,000.00	WF-2783
95	Ach Debit	5/23/2022	$800.32	W-2237
96	Atm WD	4/11/2022	$300.00	WF-2783
97	Paypal	2/22/2022	$1,300.00	WF-2783
98	Paypal	2/22/2022	$1,835.00	WF-2783
99	Atm WD	1/31/2022	$64.99	WF-2783
100	Elec	1/18/2022	$700.00	W-2237
101	Elec	1/11/2022	$15,000.00	W-2237
102	Atm WD	1/3/2022	$505.00	WF-2783
103	Atm WD	12/27/2021	$400.00	WF-2783
104	Paypal	12/8/2021	$1,812.95	WF-2783
105	Debit	12/3/2021	$910.37	WF-2783

106	Debit	11/1/2021	$1,410.40	WF-2783
107	Debit	10/22/2021	$380.00	WF-2783
108	Wire	10/13/2021	$50,000.00	WF-3718
109	Debit	8/30/2021	$788.00	WF-2783
110	Paypal	7/19/2021	$1,888.98	WF-2783
111	Paypal	7/15/2021	$1,000.00	WF-2783
112	Atm WD	6/17/2021	$102.99	WF-2783
113	Paypal	6/15/2021	$700.00	WF-2783
114	Atm WD	6/9/2021	$202.99	WF-2783
115	Paypal	6/9/2021	$945.00	WF-2783
116	Paypal	6/9/2021	$1,300.00	WF-2783
117	Paypal	6/4/2021	$248.72	WF-2783
118	Paypal	5/28/2021	$559.20	WF-2783
119	Paypal	5/25/2021	$398.40	WF-2783
120	Paypal	5/20/2021	$2,000.00	WF-2783
121	Atm WD	4/30/2021	$700.00	WF-2783
122	Atm WD	4/26/2021	$700.00	WF-2783
123	Atm WD	4/21/2021	$63.50	WF-2783
124	Atm WD	4/14/2021	$42.35	WF-2783
125	Atm WD	4/5/2021	$203.50	WF-2783
126	Atm WD	3/29/2021	$700.00	WF-2783
127	Atm WD	3/25/2021	$200.00	WF-2783
128	Atm WD	3/25/2021	$200.00	WF-2783
129	Atm WD	3/24/2021	$700.00	WF-2783
130	Atm WD	2/19/2021	$200.00	WF-2783
131	Atm WD	12/21/2020	$700.00	WF-2783
132	Atm WD	12/18/2020	$200.00	WF-2783
133	Atm WD	12/15/2020	$200.00	WF-2783
134	Atm WD	12/2/2020	$200.00	WF-2783
135	Atm WD	11/27/2020	$50.00	WF-2783
136	Atm WD	11/4/2020	$103.00	WF-2783
		4-Year Total	**$248,533.78**	

NewRez LLC---
Emmanuel

	Elec	Date	Amount	From Acct#
1	Elec	9/11/2023	$2,909.68	C-0696
2	Elec	8/21/2023	$2,345.31	WF-2783
3	Elec	7/10/2023	$2,345.31	WF-2783
4	Elec	6/16/2023	$2,345.31	WF-2783
5	Elec	5/17/2023	$2,345.31	WF-2783

6	Elec	4/11/2023	$2,345.31	WF-2783
7	Elec	3/27/2023	$2,352.40	WF-2783
8	Elec	2/21/2023	$2,352.40	WF-2783
9	Elec	1/23/2023	$2,352.40	WF-2783
10	Elec	12/23/2022	$2,352.40	WF-2783
11	Elec	11/22/2022	$2,352.40	WF-2783
12	Elec	10/20/2022	$2,352.40	WF-2783
13	Elec	9/16/2022	$2,352.40	WF-2783
14	Elec	8/10/2022	$2,352.40	WF-2783
15	Elec	7/13/2022	$2,352.40	WF-2783
16	Elec	6/14/2022	$2,352.40	WF-2783
17	Elec	5/10/2022	$2,352.40	WF-2783
18	Elec	4/5/2022	$2,352.40	WF-2783
19	Elec	3/8/2022	$2,352.40	WF-2783
20	Elec	2/9/2022	$1,970.96	WF-2783
21	Elec	1/10/2022	$1,970.96	WF-2783
22	Elec	12/10/2021	$1,970.96	WF-2783
23	Elec	11/4/2021	$1,970.96	WF-2783
24	Elec	10/4/2021	$1,970.96	WF-2783
25	Elec	9/2/2021	$1,970.96	WF-2783
26	Elec	8/5/2021	$1,970.96	WF-2783
27	Elec	7/2/2021	$1,970.96	WF-2783
28	Elec	6/7/2021	$1,970.96	WF-2783
29	Elec	4/26/2021	$1,970.96	WF-2783
30	Elec	4/14/2021	$2,052.15	WF-2783
31	Elec	3/25/2021	$1,970.96	WF-2783
32	Elec	2/16/2021	$2,001.92	WF-2783
33	Elec	1/6/2021	$2,001.92	WF-2783
34	Elec	12/3/2020	$2,001.92	WF-2783
35	Elec	11/2/2020	$2,001.92	WF-2783
36	Elec	10/7/2020	$2,001.92	WF-2783
37	Elec	9/3/2020	$2,001.92	WF-2783
38	Elec	8/3/2020	$2,001.92	WF-2783
39	1103	7/9/2020	$4,003.84	WF-2783
40	1088	6/3/2020	$2,001.92	WF-2783
		4 Year Total	**$88,969.34**	

Barclays--Luxury Card

	Elec	Date	Amount	From Acct#
1	Elec	3/12/2024	$500.00	C-0696
2	Elec	2/5/2024	$420.00	WF-2237
3	Elec	1/19/2024	$179.79	C-0696
4	Elec	1/5/2024	$300.00	WF-2237
5	Elec	12/26/2023	$900.00	WF-2237
6	Elec	12/26/2023	$500.00	WF-2237
7	Elec	12/19/2023	$249.25	C-0696
8	Elec	12/18/2023	$2,000.00	WF-2237
9	Elec	11/20/2023	$258.79	C-0696
10	Elec	11/13/2023	$1,000.00	WF-2237
11	Elec	10/19/2023	$233.78	C-0696
12	Elec	9/11/2023	$800.00	WF-3718
13	Elec	8/22/2023	$400.00	WF-3718
14	Elec	7/18/2023	$2,000.00	WF-3718
15	Elec	6/23/2023	$1,000.00	WF-3718
16	Elec	5/22/2023	$600.00	WF-3718
17	Elec	4/19/2023	$3,000.00	WF-3718
18	Elec	3/27/2023	$3,000.00	WF-3718
19	Elec	3/20/2023	$300.00	WF-3718
20	Elec	2/13/2023	$5,000.00	WF-3718
21	Elec	12/23/2022	$2,200.00	WF-3718
22	Elec	11/23/2022	$1,000.00	WF-3718
23	Elec	11/15/2022	$3,000.00	WF-3718
24	Elec	10/19/2022	$5,700.00	WF-3718
25	Elec	9/19/2022	$2,000.00	WF-3718
26	Elec	7/28/2022	$5,000.00	WF-3718
27	Elec	7/22/2022	$1,000.00	WF-3718
28	Elec	6/8/2022	$2,500.00	WF-3718
29	Elec	5/2/2022	$2,500.00	WF-3718
30	Elec	4/15/2022	$2,500.00	WF-3718
31	Elec	3/15/2022	$2,300.00	WF-3718
32	Elec	2/9/2022	$3,000.00	WF-3718
33	Elec	12/27/2021	$2,300.00	WF-3718
34	Elec	11/24/2021	$400.00	WF-3718
35	Elec	10/14/201	$2,800.00	WF-3718
36	Elec	8/25/2021	$700.00	WF-3718
37	Elec	8/11/2021	$2,454.42	WF-3718
38	Elec	7/20/2021	$500.00	WF-3718
		4-Year Total	**$64,496.03**	

American Express

	Elec	Date	Amount	From Acct#
1	Elec	4/12/2024	$821.00	W-2237
2	Elec	3/12/2024	$821.00	W-2237
3	Elec	1/12/2024	$821.00	W-2237
4	Elec	12/12/2023	$821.00	W-2237
5	Elec	11/12/2023	$821.00	W-2237
6	Elec	10/17/2023	$100.00	C-0696
7	Elec	10/12/2023	$821.00	W-2237
8	Elec	9/6/2023	$430.00	WF-2783
9	Elec	9/6/2023	$897.70	WF-2783
10	Elec	9/5/2023	$821.00	W-2237
11	Elec	7/14/2023	$1,500.00	W-2237
12	Elec	6/21/2023	$1,000.00	W-2237
13	Elec	6/2/2023	$2,584.55	WF-2783
14	Elec	5/15/2023	$2,000.00	W-2237
15	Elec	4/11/2023	$4,337.00	W-2237
16	Elec	3/13/2023	$6,504.80	W-2237
17	Elec	2/16/2023	$2,500.00	W-2237
18	Elec	2/14/2023	$2,000.00	W-2237
19	Elec	2/5/2023	$7,000.00	W-2237
20	Elec	1/10/2023	$4,000.00	W-2237
21	Elec	12/20/2022	$6,002.19	W-2237
22	Elec	12/12/2022	$6,000.00	W-2237
23	Elec	11/14/2022	$1,000.00	W-2237
24	Elec	11/4/2022	$1,000.00	W-2237
25	Elec	10/31/2022	$2,333.83	W-2237
26	Elec	10/19/2022	$2,500.00	W-2237
27	Elec	10/12/2022	$8,000.00	W-2237
28	Elec	10/7/2022	$5,686.83	W-2237
29	Elec	9/12/2022	$5,000.00	W-2237
30	Elec	8/10/2022	$7,000.00	W-2237
31	Elec	7/12/2022	$1,000.00	W-2237
32	Elec	6/1/2022	$6,000.00	W-2237
33	Elec	4/28/2022	$7,662.75	W-2237
34	Elec	4/20/2022	$3,000.00	W-2237
35	Elec	4/15/2022	$10,000.00	W-2237
36	Elec	4/5/2022	$7,015.96	WF-2783
37	Elec	4/5/2022	$5,290.06	WF-2783
38	Elec	3/14/2022	$14,000.00	W-2237
39	Elec	1/31/2022	$7,000.00	WF-3718

40	Elec	12/22/2021	$3,419.67	WF-3718
41	Elec	12/13/2021	$11,187.33	WF-3718
42	Elec	12/13/2021	$15,774.47	WF-3718
43	Elec	11/10/2021	$12,501.67	WF-3718
44	Elec	11/4/2021	$17,614.33	WF-3718
45	Elec	10/12/2021	$7,700.19	WF-3718
46	Elec	10/12/2021	$12,484.36	WF-3718
47	Elec	10/6/2021	$5,000.00	WF-3718
48	Elec	9/10/2021	$12,259.75	WF-3718
49	Elec	9/8/2021	$9,424.88	WF-3718
50	Elec	8/25/2021	$4,352.87	WF-3718
51	Elec	8/6/2021	$8,000.00	WF-3718
52	Elec	8/6/2021	$12,993.83	WF-3718
53	Elec	8/2/2021	$10,000.00	WF-3718
54	Elec	7/13/2021	$9,265.84	WF-3718
55	Elec	7/11/2021	$10,000.00	WF-3718
56	Elec	7/8/2021	$8,116.50	WF-3718
57	Elec	7/2/2021	$3,000.00	WF-3718
58	Elec	6/11/2021	$2,922.32	WF-3718
59	Elec	6/10/2021	$10,099.62	WF-3718
60	Elec	6/7/2021	$10,000.00	WF-3718
61	Elec	6/4/2021	$1,576.01	WF-3718
62	Elec	5/11/2021	$10,878.18	WF-3718
63	Elec	5/10/2021	$10,000.00	WF-3718
64	Elec	4/27/2021	$11,000.00	WF-3718
65	Elec	4/12/2021	$12,469.79	WF-3718
66	Elec	4/8/2021	$10,000.00	WF-3718
67	Elec	4/5/2021	$5,000.00	WF-3718
68	Elec	3/10/2021	$14,095.71	WF-3718
69	Elec	2/10/2021	$25,282.15	WF-3718
70	Elec	1/8/2021	$9,016.10	WF-3718
71	Elec	1/6/2021	$20,000.00	WF-3718
72	Elec	12/9/2020	$24,703.09	WF-3718
68	Elec	11/11/2020	$12,382.84	WF-3718
69	Elec	10/26/2020	$7,000.00	WF-3718
70	Elec	10/14/2020	$2,700.00	WF-3718
71	Elec	10/9/2020	$1,000.00	WF-3718
72	Elec	10/9/2020	$12,000.00	WF-3718
73	Elec	10/6/2020	$1,000.00	WF-3718
74	Elec	10/6/2020	$5,000.00	WF-3718
75	Elec	9/9/2020	$13,790.87	WF-3718
76	Elec	8/10/2020	$17,830.37	WF-3718
77	Elec	7/9/2020	$17,624.55	WF-3718
78	Elec	6/9/2020	$13,646.13	WF-3718

4 Year Total **$600,206.09**

BMW Financial

	Elec	Date	Amount	From Acct#
1	Elec	8/14/2023	$549.89	WF-3718
2	Elec	7/17/2023	$549.89	WF-3718
3	Elec	6/13/2023	$549.89	WF-3718
4	Elec	5/15/2023	$549.89	WF-3718
5	Elec	4/14/2023	$549.89	WF-3718
6	Elec	3/14/2023	$549.89	WF-3718
7	Elec	2/14/2023	$549.89	WF-3718
8	Elec	1/23/2023	$549.89	WF-3718
9	Elec	12/14/2022	$549.89	WF-3718
10	Elec	11/14/2022	$549.89	WF-3718
11	Elec	10/14/2022	$549.89	WF-3718
12	Elec	9/14/2022	$549.89	WF-3718
13	Elec	8/15/2022	$549.89	WF-3718
14	Elec	7/14/2022	$549.89	WF-3718
15	Elec	6/14/2022	$549.89	WF-3718
16	Elec	5/16/2022	$549.89	WF-3718
17	Elec	4/14/2022	$549.89	WF-3718
18	Elec	3/14/2022	$549.89	WF-3718
19	Elec	2/14/2022	$549.89	WF-3718
20	Elec	1/14/2022	$549.89	WF-3718
21	Elec	12/14/2021	$549.89	WF-3718
22	Elec	11/15/2021	$549.89	WF-3718
23	Elec	10/14/2021	$549.89	WF-3718
24	Elec	9/14/2021	$549.89	WF-3718
25	Elec	8/16/2021	$549.89	WF-3718
26	Elec	7/14/2021	$549.89	WF-3718
27	Elec	6/14/2021	$549.89	WF-3718
28	Elec	5/14/2021	$549.89	WF-3718
29	Elec	4/12/2021	$549.89	WF-3718
30	Elec	3/15/2021	$549.89	WF-3718
31	Elec	2/16/2021	$549.89	WF-3718
32	Elec	1/14/2021	$549.89	WF-3718
33	Elec	12/14/2020	$549.89	WF-3718
34	Elec	11/16/2020	$549.89	WF-3718

4 Year Total **$18,696.26**

TD Auto Finance

	Elec	Date	Amount	From Acct#
1	Elec	3/11/2024	$2,297.10	C-0696
2	Elec	12/26/2023	$1,148.55	C-0696
3	Elec	11/8/2023	$2,242.41	C-0696
4	Elec	4/13/2023	$2,242.41	WF-2783
5	Elec	3/8/2023	$1,148.55	WF-2783
6	Elec	1/17/2023	$2,242.41	WF-2783
7	Elec	12/2/2022	$1,148.55	WF-2783
8	Elec	11/3/2022	$1,148.55	WF-2783
9	Elec	9/23/2022	$1,148.55	WF-2783
10	Elec	9/6/2022	$1,148.55	WF-2783
11	Elec	7/27/2022	$1,148.55	WF-2783
12	Elec	6/28/2022	$1,148.55	WF-2783
13	Elec	5/31/2022	$1,148.55	WF-2783
14	Elec	4/27/2022	$1,148.55	WF-2783
15	Elec	3/28/2022	$1,148.55	WF-2783
16	Elec	2/28/2022	$1,148.55	WF-2783
		4 Year Total	**$22,806.93**	

Progressive Ins.

	Elec	Date	Amount	From Acct#
1	Elec	2/20/2024	$564.31	C-0696
2	Elec	1/17/2024	$564.31	C-0696
3	Elec	12/18/2023	$563.45	C-0696
4	elec	11/17/2023	$547.06	C-0696
5	Elec	9/19/2023	$482.48	WF-2237
6	Elec	8/23/2023	$312.82	WF-2783
7	Elec	8/18/2023	$885.40	WF-2237
8	Elec	8/9/2023	$312.82	WF-2783
9	Elec	7/18/2023	$482.48	WF-2237
10	Elec	7/18/2023	$322.82	WF-2783
11	Elec	6/20/2023	$481.60	WF-2237
12	Elec	11/17/2022	$2,879.00	WF-2783
13	Elec	10/31/2022	$496.98	WF-2783
14	Elec	9/22/2022	$496.98	WF-2783
15	Elec	8/18/2022	$496.98	WF-2783
16	Elec	7/29/2022	$506.98	WF-2783

17	Elec	6/20/2023	$481.60	WF-2237
18	Elec	5/31/2022	$492.10	WF-2783
19	Elec	2/15/2022	$1,967.48	WF-2783
20	Elec	2/11/2022	$789.91	WF-2783
21	Elec	1/19/2022	$654.64	WF-2783
22	Elec	12/3/2021	$607.96	WF-2783
23	Elec	10/22/2021	$597.98	WF-2783
24	Elec	8/13/2021	$607.98	WF-2783
25	Elec	7/14/2021	$599.01	WF-2783
26	Elec	4/28/2021	$592.09	WF-2783
27	Elec	4/27/2021	$592.09	WF-2783
28	Elec	3/18/2021	$626.81	WF-2783
29	Elec	2/16/2021	$626.81	WF-2783
30	Elec	12/1/2020	$1,347.63	WF-2783
31	Elec	10/9/2020	$512.03	WF-2783
32	Elec	9/9/2020	$502.03	WF-2783
33	Elec	8/4/2020	$548.98	WF-2783
34	Elec	7/15/2020	$370.51	WF-2783
35	Elec	6/1/2020	$379.73	WF-2783
		4 Year Total	**$23,293.84**	

4 Year Grand Total ***$1,304,679.77***